

**Table II.A.2.e(2004) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by firm size and State: United States, 2004**

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	33.8%	13.2%	91.0%	36.2%	69.2%	14.0%	13.6%	75.0%
New England:								
Connecticut	38.2%	15.5%	90.7%	41.7%	65.9%	11.9%	15.1%	73.7%
Maine	29.7%	19.4%	85.0%	42.9%	57.2%	4.5% *	4.9%	79.5%
Massachusetts	26.7%	11.8%	91.4%	65.5%	38.9%	8.0%	10.6%	60.1%
New Hampshire	29.3%	15.1%	90.1%	57.6%	42.7%	11.3%	8.6%	74.6%
Rhode Island	28.0%	31.3%	72.3%	29.7%	51.1%	4.4%	7.1%	70.7%
Vermont	21.6%	19.4%	82.8%	35.1%	55.3%	11.8%	12.8%	69.0%
Middle Atlantic:								
New Jersey	33.6%	9.4%	92.6%	44.9%	62.2%	12.1%	12.1%	72.7%
New York	31.0%	12.6%	90.3%	49.0%	54.0%	11.1%	12.2%	65.0%
Pennsylvania	33.8%	17.9%	87.6%	38.1%	63.1%	13.4%	13.4%	70.2%
East North Central:								
Illinois	32.7%	9.2%	93.9%	28.2%	81.6%	14.1%	14.7%	71.0%
Indiana	37.3%	15.7%	91.1%	29.6%	77.1%	21.6%	15.7%	79.7%
Michigan	29.8%	14.1%	89.8%	33.6%	69.1%	11.1%	13.0%	74.2%
Ohio	33.4%	11.1%	90.4%	23.2%	78.9%	17.2%	16.5%	68.0%
Wisconsin	23.0%	13.0%	88.3%	23.8%	70.0%	15.7%	13.2% *	76.7%
West North Central:								
Iowa	29.9%	14.9%	86.8%	19.9%	71.5%	13.0%	13.9%	71.9%
Kansas	22.3%	13.7%	87.9%	22.8%	73.9%	12.1%	10.3%	65.4%
Minnesota	26.8%	22.4%	80.0%	20.4%	65.8%	11.3% *	11.0% *	74.0%
Missouri	22.5%	9.2%	92.7%	19.6%	82.1%	12.3%	8.8%	81.0%
Nebraska	23.6%	14.0%	88.6%	11.9%	81.0%	12.0%	11.6%	67.1%
North Dakota	20.1%	37.6%	66.1%	15.5%	54.1%	15.9%	15.5%	59.2%
South Dakota	18.0%	15.6%	87.6%	24.8%	70.3%	12.5% *	11.5%	75.2%
South Atlantic:								
Delaware	38.1%	14.1%	89.3%	50.5%	53.0%	10.6%	12.5%	83.9%
District of Columbia	45.3%	10.6%	96.0%	49.7%	77.7%	14.0%	15.2%	63.5%
Florida	36.9%	10.6%	95.0%	40.4%	72.6%	16.1%	16.7%	77.9%
Georgia	36.8%	7.1% *	96.3%	30.8%	79.5%	23.4%	21.0%	76.1%
Maryland	36.5%	10.6%	93.8%	45.5%	68.2%	14.3%	13.6%	75.6%
North Carolina	27.6%	15.9%	88.6%	24.2%	74.2%	14.0%	14.0%	79.5%
South Carolina	30.8%	14.1%	89.8%	25.9%	74.9%	13.1%	12.5%	79.8%
Virginia	42.2%	13.8%	91.7%	38.9%	71.1%	16.3%	15.4%	73.4%
West Virginia	30.4%	20.1%	84.4%	22.8%	74.0%	17.9%	18.7%	74.6%
East South Central:								
Alabama	29.6%	21.9%	83.3%	23.3%	67.9%	12.0%	10.3%	74.2%
Kentucky	30.6%	14.7%	86.5%	18.9%	75.3%	9.1%	7.6%	78.6%
Mississippi	30.7%	9.5%	93.5%	16.2%	84.5%	20.6%	19.9%	76.9%
Tennessee	36.0%	12.1%	96.2%	24.4%	85.7%	17.7%	17.6%	77.9%
West South Central:								
Arkansas	25.4%	11.3%	93.4%	22.6%	79.7%	14.8%	16.7%	79.3%
Louisiana	30.9%	11.7%	94.2%	19.1%	83.7%	21.4%	19.9%	81.3%
Oklahoma	31.8%	13.2%	91.2%	19.4%	82.3%	11.4%	10.9%	75.9%
Texas	41.7%	11.2%	95.9%	29.6%	84.9%	20.0%	17.2%	83.3%
Mountain:								
Arizona	36.1%	15.9%	92.3%	33.7%	75.2%	14.5%	14.2%	83.1%
Colorado	28.2%	11.6%	92.8%	43.5%	64.6%	13.6%	13.9%	77.2%
Idaho	24.2%	22.4%	82.2%	8.1%	76.5%	11.9%	10.8%	80.5%
Montana	28.5%	27.3%	75.1%	15.8%	66.0%	16.3%	15.5%	73.1%
Nevada	34.5%	6.8%	95.6%	39.5%	72.8%	14.6%	14.7%	84.3%
New Mexico	31.0%	16.1%	92.0%	43.6%	65.7%	16.1%	15.4%	79.2%
Utah	27.2%	9.3%	91.5%	36.9%	67.2%	10.4%	8.5%	80.4%
Wyoming	25.1%	40.9%	62.9%	16.1%	54.9%	20.1%	18.4%	77.9%
Pacific:								
Alaska	18.8%	31.0%	70.9%	9.7%	66.7%	16.9%	14.1%	80.4%
California	44.1%	10.9%	94.3%	56.7%	60.6%	11.3%	11.4%	78.6%
Hawaii	44.9%	19.5%	87.9%	56.4%	50.5%	10.5%	11.2%	69.2%
Oregon	27.9%	19.0%	85.1%	34.7%	63.9%	10.9%	10.8%	79.2%
Washington	32.9%	15.4%	86.8%	26.6%	72.4%	13.0%	11.2%	82.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

**Table II.A.2.e(2004) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by firm size and State: United States, 2004**

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.56%	0.38%	0.28%	0.49%	0.57%	0.59%	0.58%	0.47%
New England:								
Connecticut	2.65%	2.17%	1.47%	3.74%	2.41%	2.27%	2.42%	1.75%
Maine	2.10%	2.52%	1.52%	3.38%	2.12%	1.35% *	1.12%	2.36%
Massachusetts	2.74%	1.33%	1.44%	1.93%	1.84%	1.75%	1.81%	3.43%
New Hampshire	3.29%	3.13%	1.59%	2.84%	3.02%	2.84%	2.27%	1.84%
Rhode Island	2.97%	2.66%	3.26%	4.05%	3.93%	1.10%	1.53%	2.30%
Vermont	3.64%	2.51%	2.08%	4.58%	5.50%	3.26%	3.05%	3.79%
Middle Atlantic:								
New Jersey	2.41%	1.43%	1.32%	3.20%	2.32%	2.24%	2.13%	2.96%
New York	1.47%	1.90%	1.55%	1.74%	1.28%	1.33%	1.75%	2.70%
Pennsylvania	2.06%	1.92%	1.21%	2.56%	2.24%	1.80%	2.29%	1.71%
East North Central:								
Illinois	1.68%	1.88%	1.55%	2.33%	2.31%	2.05%	2.25%	2.13%
Indiana	2.98%	2.48%	1.38%	2.94%	3.75%	4.04%	2.77%	2.04%
Michigan	3.01%	1.50%	1.45%	2.28%	2.28%	3.05%	2.27%	2.31%
Ohio	4.02%	1.24%	1.30%	2.94%	1.95%	2.93%	2.97%	2.14%
Wisconsin	4.15%	2.60%	2.71%	3.26%	2.72%	4.60%	4.50% *	2.20%
West North Central:								
Iowa	3.71%	2.60%	2.28%	2.43%	2.62%	1.71%	2.13%	4.02%
Kansas	2.22%	1.93%	1.39%	3.36%	3.11%	2.13%	2.57%	3.05%
Minnesota	3.74%	3.81%	3.86%	2.13%	3.55%	3.62% *	3.70% *	3.10%
Missouri	3.87%	2.72%	2.08%	2.44%	2.66%	2.98%	2.23%	2.06%
Nebraska	3.92%	2.42%	2.12%	3.03%	2.19%	2.18%	2.51%	3.22%
North Dakota	3.41%	4.11%	4.42%	2.47%	4.09%	3.91%	3.50%	2.09%
South Dakota	3.72%	2.22%	2.27%	2.71%	3.92%	3.79% *	3.23%	3.03%
South Atlantic:								
Delaware	3.70%	2.00%	1.48%	5.19%	3.76%	2.98%	2.22%	2.51%
District of Columbia	3.77%	2.90%	1.69%	2.86%	2.62%	2.26%	3.62%	4.40%
Florida	2.30%	1.90%	0.91%	2.81%	2.43%	1.76%	1.88%	3.23%
Georgia	2.05%	2.35% *	1.44%	2.50%	2.92%	2.77%	2.02%	3.21%
Maryland	2.03%	2.36%	1.46%	2.87%	2.75%	2.58%	2.37%	3.13%
North Carolina	4.16%	2.62%	2.07%	3.08%	2.82%	3.19%	2.73%	1.83%
South Carolina	4.08%	3.16%	2.40%	3.12%	4.99%	2.78%	2.48%	2.79%
Virginia	2.73%	1.67%	1.25%	3.35%	2.76%	3.23%	2.99%	2.45%
West Virginia	2.71%	2.68%	2.18%	2.62%	2.43%	2.62%	2.60%	2.34%
East South Central:								
Alabama	2.54%	2.44%	2.43%	4.34%	2.24%	2.25%	2.46%	2.02%
Kentucky	3.92%	0.86%	1.05%	2.23%	1.46%	1.77%	1.39%	2.90%
Mississippi	5.63%	2.69%	1.71%	3.09%	2.74%	5.50%	3.32%	2.74%
Tennessee	4.32%	3.19%	1.25%	3.40%	3.24%	3.53%	3.51%	3.16%
West South Central:								
Arkansas	2.46%	2.88%	0.74%	2.86%	1.62%	2.34%	1.96%	3.91%
Louisiana	5.27%	2.52%	2.06%	3.82%	4.31%	3.12%	3.12%	2.93%
Oklahoma	4.15%	2.60%	2.29%	2.74%	2.77%	2.48%	2.67%	2.79%
Texas	1.41%	1.84%	1.03%	2.48%	1.51%	3.04%	2.82%	2.16%
Mountain:								
Arizona	3.16%	3.14%	1.78%	3.36%	2.28%	3.42%	3.61%	2.25%
Colorado	2.66%	2.94%	2.08%	2.30%	2.73%	2.01%	2.28%	2.89%
Idaho	2.98%	2.66%	2.48%	1.49%	2.23%	2.24%	1.81%	2.97%
Montana	3.93%	3.83%	3.24%	2.94%	3.98%	3.33%	4.26%	3.34%
Nevada	3.70%	1.66%	1.64%	4.37%	3.70%	2.55%	3.83%	2.81%
New Mexico	3.39%	3.07%	2.15%	3.26%	3.02%	2.80%	3.27%	3.10%
Utah	2.51%	2.01%	2.06%	3.06%	2.16%	2.36%	2.39%	1.91%
Wyoming	2.00%	3.45%	3.52%	3.73%	3.70%	2.78%	2.88%	2.77%
Pacific:								
Alaska	3.71%	2.59%	2.68%	1.61%	2.42%	2.54%	2.57%	2.26%
California	2.08%	1.02%	0.81%	2.14%	1.89%	1.43%	1.28%	1.42%
Hawaii	1.77%	1.60%	1.70%	2.04%	2.68%	1.72%	1.87%	3.46%
Oregon	3.98%	3.17%	2.94%	3.73%	2.20%	2.22%	2.49%	2.35%
Washington	3.39%	2.80%	2.83%	2.71%	2.47%	2.79%	2.75%	2.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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